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JOB SATISFACTION AND WORK STRESS IN THE CONTEXT OF GENERATION X AND Y: A STUDY ON PARTICIPATION BANKS[*]

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Abstract

Both Generation X and Y currently work at organizations and companies together. Responding to expectations of both these Generations with the same tools may satisfy one group but upset the other. Thus, if factors related to work stress and the job satisfaction are different for Generation X and Y as suggested by the theory, these differences will have to define being Generation X or Y. Based on this inference, the aim of the study is to research whether or not the level of the work stress and job satisfaction of Generation X and Y can accurately classify these two Generations.

The study is a quantitative research. The scope of the research is the Head Office and Istanbul branches of Participation Banks. Three scales were used in the collection of data, namely being Generation X or Y, work stress and job satisfaction. The job satisfaction scale was the Minnesota Satisfaction Questionnaire created by Weiss et al., (1967). Being Generation X or Y and the work stress scale were created by benefiting from literature. Logistic Regression method was used in the analysis of the data. SPSS software was used for data analysis. A total of 392 survey data were analyzed to reach the findings. Research hypotheses are "perceived job satisfaction has a significant impact on the prediction of being designated as Generation X or Y" and "Perceived job stress has a significant impact on the prediction of being designated as Generation X or Y"

According to the results of the research, perception levels of work stress and job satisfaction cannot predict to be Generation X or Y significantly. There is no relationship between job satisfaction and work stress factors with being Generation X and Y. These factors affect the X and Y generations similarly.

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1. Introduction

Regarding the characteristics of Generations X and Y, their expectations from the organization and work satisfaction levels show some differences (Hunt & Saul, 1975; Kacmar & Ferris, 1989; T. W. H. Ng & Feldman, 2009). For example, while Generation X accepts the existence of authority, Generation Y will find it difficult to accept and will probably see it as a source of stress (Deneçli & Deneçli, 2012). Likewise, Generation Y who sees the organization as a tool to reach their aim will not be satisfied with working at organizations which do not serve their purpose (Saracel et al., 2016). Generation Y follows technological innovations closely and depends on them as a part of their lives (Kohnen, 2002, p. 76; Saracel et al., 2016; Taşlıyan et al., 2014). They will have a high level of stress as well as a low job satisfaction since they will not be able to be happy at an organization without the internet because of the fact that they gain their self- confidence through reaching information easily via the internet (Saracel et al., 2016, p. 54). However, because Generation X gains its self -confidence through their own experiences, they will be happier than Generation Y at the organization they work (Costanza et al., 2012).

Generation X consists of individualistic, pragmatist individuals with a negative perspective on events, tolerant to different lifestyles, and respectful to cultural diversity due to their features (Toruntay, 2011). Also, they are confident individuals who are looking for an entertaining environment in their work life with a generally skeptical attitude (Aygenoğlu, 2015).

Some of the characteristics of Generation X in their work life are; prioritizing quality to quantity, creating a balance between their private life and work, taking on multitasking by undertaking several duties, not getting affected by title due to being comfortable with authority and having strong technical and communication skills (Mitchell, 2005; Raines, 2003). They work in order to give themselves more personal time rather than produce a lot (Aygenoğlu, 2015, p. 11). In their private lives they have strong family ties and they do not refrain from taking responsibility (Mitchell, 2005). Besides, they are socially strong, open to communication and they prefer to be unique instead of accepting a particular pattern (Tulgan, 2004). In their work lives, they work in tandem with the authority and they can easily build fellowship with them (Keleş, 2011). Existence of work life for them is just to survive ("X Kuşağı Nedir? X Kuşağı Hangi Yıllar ve Özellikleri," 2020). Thanks to this, they do not get affected by work related stress much unless they experience something negative and their job satisfaction levels do not fluctuate much.

On the other hand, individuals of Generation Y are dynamic, free spirited, highly self-confident, inquisitive, prudent, adopters of different ideas and have high

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awareness (Seymen, 2017, p. 471). Consequently, Generation Y has a feature of having a low feeling of loyalty to their workplace, accepting authority with difficulty, changing jobs frequently and growing up with technology as well as relying on it (Deneçli & Deneçli, 2012, p. 29).

Moreover, members of Generation Y are technology dependent, self-indulgent, ambitious with the desire of receiving constant education and learning new information and have a high expectation from their workplace (Seymen, 2017). They would like to advance fast in their career, do not like socializing or working, do not enjoy being inferior and also have the tendency of feeling uncomfortable with authority (Saracel et al., 2016, p. 54). Asking for process and result oriented fast information flow due to their desire in learning and improving themselves, demanding power, having a low level of loyalty towards their organization in spite of having a high expectation from their employer and themselves are some of their main features (Pekçetaş & Gündüz, 2018, p. 94).

The environments that most extensively describe differences in generations are workplaces. These types of simplifications and generalized differences among groups employed at an organization have significant impacts on the selection, recruitment, training, rewarding, promotion and dismissal methods of companies. For instance, if all Generation X employees request autonomy in their jobs, the positions may have to be redesigned to increase autonomy. Similarly, if all Generation Y employees attract the attention of companies due to their high levels of technological know-how, the companies may need to adjust their recruitment methods to include virtual recruitment fairs (Costanza et al., 2012, p. 378). For this purpose, a special edition of the Journal of Business and Psychology (Journal of Business and Psychology | Volume 25, Issue 2, n.d.) analyzed this potential impact and emphasized that generation Y needs to be understood at workplaces through research conducted in the fields of working attitudes, codes of conduct, career perspectives and performance. The meta-analysis study conducted by Costanza et al., (2012) taking into account the differences in work attitudes among generations shows that there is a difference between job satisfaction (Macky et al., 2010) and emotional attachment (Cennamo & Gardner, 2008) between generations X and Y.

It can be put forward that generation Y is less different in terms of work attitude compared to previous generations (Deal et al., 2010); has higher negative characteristic attributes such as narcissism besides significant positive attributes such as self-respect and assertiveness (Twenge et al., 2010)(Twenge et al., 2010); and they are more inclined towards obesity (Wang et al., 2008). However, as the number of studies in relation to higher technology use of generation X, narcissism and self-respect and higher levels of assertiveness are quite scarce; one cannot conclude that there is a difference among generations (Deal et al., 2010). Differences among generations can only be based on the estimation developed by Strauss & Howe (1991), and Zemke et al. (2000) by considering the birth years. These studies have identified generations by taking into account the cultural, economic, political and social events while classifying differences in generation. Thus, it will be more meaningful for each country and society to assess generations

based on their own experiences (Deal et al., 2010, pp. 194–195). Therefore, it is more meaningful to define differences in generations based on characteristics of generations X and Y instead of certain intervals.

Although there is no consensus on the fundamental defining characteristics of generations X and Y, the characteristics that are claimed to be polar opposites for these generations (Deal et al., 2010; Keleş, 2011; Mitchell, 2005; Myers & Sadaghiani, 2010; Seymen, 2017; Taşlıyan et al., 2014; Yüksekbilgili, 2013; Zengin, 2017) are given in Table 1.

Table 1. Basic Characteristics of Generations

Generation Difference Feature	Gen X	Gen Y
Tendency to meet with colleagues in private life	High	Low
Communication intensity desire in the workplace	Low	High
The tendency to research of unknown topics on the internet	Low	High
The tendency to prefer individual success to team success	High	Low
Technological addiction	Low	High
Loyalty to management	High	Low
Tendency to take risks	Low	High
Tendency to obey decisions made	High	Low
Willingness to be appreciated	Low	High

Source: Authors' arrangement

Considering that nowadays both generations X and Y work together in business life, these differences will result in changing expectations of employees. The expectation will determine the stress and job satisfaction levels of employees (Erdoğan, 1996; Mabey & Salaman, 1998; Şimşek et al., 2019; Spector, 1997). Stress may result either from internal or external factors. Internal stress is determined by the individual's attitudes and expectations (Mabey & Salaman, 1998, p. 525). Similarly, job satisfaction is the entirety of the positive emotions the person feels for his/her job (Erdoğan, 1996; Şimşek et al., 2019; Spector, 1997). Job satisfaction is an attitudinal variable (Spector, 1997) and it is impacted by personal perspective. As indicated in Table 1, if there are different expectations and attitudes between generations X and Y, their stress and job satisfaction levels will most likely be different.

Based on this logic, the purpose of this study is to determine whether or not the differences in work stress and job satisfaction levels arising from the fundamental characteristics of generations X and Y can classify these generations. Generations X and Y work at companies and organizations together. Responding to expectations of both generations with the same tools may satisfy one group while upsetting the other. Therefore, if characteristics of generation X and Y are different as it is claimed, their work-related stress and job satisfaction levels will also differ

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and thus we will be able to put forward empirically that there is a correlation between work stress, job satisfaction and generations X and Y.

Three scales were used to collect data for this research: scale for determining generations X and Y, the stress scale and job satisfaction scale. The scale for determining generations X and Y was converted to a yes – no type of questionnaire by using the characteristics in Table 1. The job satisfaction scale is the Minnesota Job Satisfaction Questionnaire developed by Weiss et al. (1967). The work stress scale was developed by Küçük (2014). The scale for determining generations X and Y was applied to the original sampling after a pilot test. The accuracy and reliability of the data obtained from the sampling was tested through the Cronbach alfa exploratory factor analysis. Sampling of the research included the Head Office and Istanbul branches of participation banks.

The validity and reliability of the data obtained from the sample were tested via Cronbach alfa internal consistency and exploratory factor analysis (EFA). The sample of this research is the Head Office and Istanbul branches of Participation Banks.

2. Literature Review

Stress

According to Turkish National Language Association (TDK, 2019), stress is defined as "psychological tension". Concept of stress has reached our present day from the words "estrictia" in Latin and "estrece" in French. Firstly, the concept of stress had the meaning of "uneasiness, strain, and oppression" but then in 17th century it was used to mean "calamity, trouble, grief and disaster". In 19th and 20th centuries, the words "stress" and "strain" were thought to mean to find out physical and psychological diseases through intuition (Balcıoğlu, 2005, p. 9). The word stress which has different meanings in different cultures is composed of danger and opportunity symbols in Chinese (Gökler & Işıtan, 2012, p. 156). Stress is a dynamic situation where the individual perceives the ambiguity and significance of the result to be obtained in relation to a desired opportunity or request (Robbins & Judge, 2013, p. 189). Stress is "the consequence of a reaction against an action, a situation or the physical and/or psychological pressure on a person" (Hellriegel & W.Slocum, 2009, p. 189).

Although stress has a negative connotation, it also has positive value and it may generate the energy that is required for success (Sabuncuoğlu & Tüz, 2013, p. 277). This is why a certain amount of stress is desired. It is also possible to talk about encouraging and preventative stress sources (Robbins & Judge, 2013, p. 607). Encouraging stress sources are; workload, pressure for completing tasks and urgent deadlines. Preventative stress sources include bureaucracy, workplace policies and confusion of responsibilities. Encouraging stress factors have less strain on individuals compared to preventative stress factors (LePine et al., 2005). A meta-analysis study shows the negative correlation between job performance and job

ambiguity, conflicting roles, excessive workload resulting from a role, job insecurity, environmental ambiguity and conditional restrictions (Gilboa et al., 2008).

Stress is also associated with obligations and possibilities (Robbins & Judge, 2013, p. 608). Obligation refers to the responsibilities, pressure, sanctions and ambiguity at workplaces. Possibility means the tools to overcome these obligations. When obligations and possibilities are aligned, suitable possibilities may reduce stress resulting from obligations (Robbins & Judge, 2013).

Stress is a physical and mental threat as well as reactions put forward against this threat for the work environment features. When struggling against the sources that form physical stress is insufficient, it may be possible for the employee to become physically or mentally sick. Thus, it may cause a decrease in work productivity and an increase in personnel turnover. Moreover, it may cause material and spiritual losses for the employees by triggering personal usage of tobacco, alcohol and drugs outside their work (Yılmaz & Ekici, 2003, p. 6).

Stress sources are composed of the individual's personal characteristics, organizational reasons, and environmental-social factors.

Personal Stress Sources

Personal stress sources could be the personal characteristics that the individual has had from birth or they could be formed by his nature caused by environmental effects as well as lifestyle and age, which are also effective in causing stress (Holmes & Rahe, 1967; Nahavandi et al., 2015, p. 179).

Features, which two cardiologists named Freidman and Rosenman referred to as type A and B personality behaviors, also explain the relationship between personality and stress (Rosenman et al., 1976). Rosenman et al., (1976) identified the people with type A personality as individuals who need to be successful and noticeable, prone to getting angry and showing hostile reactions, value time a lot with an impatient nature. These people see the events around them as an objective to accomplish, they want to win every game in life, talk fast, move fast, interrupt others frequently, cannot stand waiting in a queue, measure success with financial gain and prioritize quality to quantity in their goals (Durna, 2010, pp. 277–280; Ergeneli et al., 2014, p. 214). People with type B personality tend to be more tolerant towards others. They are more comfortable than the individuals of type A, are more reflective, experience lower levels of anxiety and they display a higher imagination and creativity (Durna, 2010, pp. 279–280; Sabuncuoğlu & Tüz, 2013, p. 282). Later on, researchers stated that there could be another personality type, a.k.a. C, a mixture of these two extreme ends of personalities, and also expressed that people in this group find it difficult to express their feelings and tend to suppress their feelings, especially the negative ones such as anger (Ergeneli et al., 2014, p. 215). This also means "pathological beauty", avoiding conflict, high social

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attraction, showing excessive harmony and patience (McLeod, 2017). Likewise, according to Rosenman et.al. (1976) individuals with the features of type A personality are more susceptible to diseases linked to stress such as coronary heart diseases, hypertension, etc. For this type of people, there is more chance of either starting a fight due to events around them or running away from them. After all, they are more exposed to diseases which could arise from stress hormones.

Considering an event as stressful depends on the structure of the event, sources of the individual, his siege mentality and the mechanisms he uses to cope with the event (Sabuncuoğlu & Tüz, 2013, p. 283). All of these which are inner motivations that form the ego or perception of the events are part of notion and behavior processes. A person whose ego works efficiently will lead a life compatible with the inner and outer world. If the ego is not working well or instability lasts longer than necessary, the individual will experience chronic anxiety (McShane & Glinow, 2015, p. 114; Yavuz, 2005, p. 41). Similarly, a situation where there is inconsistency between the person and the job that covers a big percentage of the day may be the source of stress (McShane & Glinow, 2015, p. 111). Perception of various environments such as superior-subordinate relationship, hierarchical order, deadline pressure, work environment, colleague relationships etc. and levelling them with ego within the organization change from one person to another.

Since the environment of the individual is not limited with his work life, a balance should be created between his work life, family and social surroundings (Nahavandi et al., 2015, p. 180). People with strong social relationships who enjoy other people's company may keep their family life or work life in the background (Robbins & Judge, 2013, p. 611). Therefore, problems about decrease in performance and absenteeism might arise. On the other hand, for introverts who feel uncomfortable with being in different surroundings and are not innovative, adaptation to change may be a source of stress.

The individual's age is also pointed out among sources of personal stress (Robbins & Judge, 2013, p. 611). Since perceiving the changes around them is a case related to their age period, it occurred as a factor that causes stress at the organization. From the point of managers', problems caused by stress are observed at a later age (Gümüştekin & Gültekin, 2009, p. 151). The fact that whether the working person is young or old comes out as a case that affects his level of stress. It may be stated that a young individual could be more resistant to stress than an older person.

Workaholism attracts more stressors and weakens the capacity to cope with them (McShane & Glinow, 2015, p. 114). The classic workaholic is highly involved in work, feels compelled or driven to work because of inner pressures, and a low enjoyment of work. Workaholics are compulsive and preoccupied with work, often to the exclusion and detriment of personal health, intimate relationship, and family (Burke, 2000; Spence & Robbins, 1992)

Organizational Stress Sources

Organizational sources of stress can be studied under five headings as follows; stress factors related to the organization's policies, stress factors related to the organizational structure and climate, stress factors caused by the physical conditions of the work environment, stress factors caused by the job's structural features and stress factors related to the relationships within the organization (Özkalp & Kırel, 2018, p. 380).

Factors like pressure of achieving strategic goals and objectives, migration of promotion, salaries and authority along with communication take place on the top of the list of stress factors caused by organizational policies (Özkalp & Kırel, 2018, p. 380; Robbins & Judge, 2013, p. 610; Şimşek et al., 2019, p. 233). The objectives the employees put forward to achieve the organization's strategic goals and objectives may be really challenging, which may end up as a source of stress (McShane & Glinow, 2015, pp. 112–113). Likewise, their career planning not being clear, inequality in salaries, extreme centralization of power or decentralization may be the sources of stress (Sabuncuoğlu & Tüz, 2013, p. 282). Job descriptions and accordingly the employee's duty, power and responsibility not being comprehensible, clear or in writing may also be a source of stress (Nahavandi et al., 2015, p. 183).

Among the organizational structure and climate-based stress factors, centralization, size, rank capacity and controlling area of the organization can be listed. An individual working at a decentralized organization has the right to make a decision about his job no matter what his position as a worker is. The conducted studies show that decision making mechanisms cause less stress at decentralized administrations than centralized ones (Özkalp & Kırel, 2018). As for the climate, if the culture is not created in harmony with the social culture, there will be a cold and negative climate in the organization. At places where the organizational climate is negative, employees seem to produce negative energy due to being more stressful and unhappy (Yılmaz & Ekici, 2003, pp. 41–42).

As for the stress factors caused by the job's structural characteristics, heavy or little workload, working in shifts, existence of danger in the job, role conflict-role ambiguity and time pressure could be listed (Akgemci et al., 2010, p. 228; Özkalp & Kırel, 2018, pp. 382–383; Soysal, 2009, p. 22).

Studies show that professions such as police, lawyers, teachers, dentists, government officials, computer developers, principals, actors, politicians, psychiatrists, therapists, and air traffic controllers are stressful (Mabey & Salaman, 1998, pp. 528–529).

Humans are social beings and will see themselves more as a member of a group when they develop positive relationships with the colleagues they interact with. As properties such as solidarity, liaising, setting up a team, solving problems together, uniting in accordance with the same purpose increase, the individual will

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feel more comfortable and therefore will work in a less stressful environment (Robbins & Judge, 2013, p. 610). Otherwise, lack of such friendly environment may increase stress.

Environmental and Social Stress Sources

Environmental and social sources of stress are the stress factors caused by the environment outside the enterprise. These factors can be economic, political or socially environmental. Sources of stress related to the general environment could be listed as follows; technological changes, transportation problems in the related city, cultural and social changes, political and diplomatic uncertainties, financial problems, monotony, family problems or mid-life crisis (Tutar, 2000, pp. 219–222).

Environmental stress sources refer to the environment the employee works in which include noise and vibrations, lighting, heating and ventilation along with physical conditions that impact that environment (Nahavandi et al., 2015, p. 184; Robbins & Judge, 2013, p. 609; Sabuncuoğlu & Tüz, 2013, p. 279). Bad lighting, excessive noise, excessive heat, cold, vibration, air pollution and radiation caused by the use of electric instruments are among these factors (Özsoy, 2019, pp. 235–236).

The temperature and humidity rate at a workplace may be effective on employee morality and sentiment. Studies conducted in this area revealed that excessive or insufficient lighting at a workplace causes occupational accidents (Riley & Zaccaro, 1987). Noise arising at a workplace not only causes a psychological effect on the individual, but it also causes noise pollution which leads to disconnection among individuals in communication and comprehension. As a result of this, the individual might feel stressed (Okutan & Tengilimoğlu, 2002, p. 19; Özkalp & Kırel, 2018, pp. 380–381).

Job Satisfaction

According to the Turkish Language Association, satisfaction means "to actualize something desired, reach soul contentment, saturation" (TDK, 2019). Job satisfaction is the whole of positive feelings a person has towards his job (Erdoğan, 1996). Job satisfaction describes a positive feelings about a job, resulting from an evaluation of its characteristics (Robbins & Judge, 2013, p. 76). A person with a high level of job satisfaction holds positive feelings about his/her job, while a person with low level holds negative feelings. An individual with job satisfaction will settle down more to his work, his organizational loyalty will increase and living at the workplace will become pleasurable for him. With this aspect, job satisfaction has a curative effect on the organizational performance by means of productivity growth, generating motivation and reducing the personnel turnover (Özpehlivan, 2018, p. 45; Şimşek et al., 2019).

Theories that are known as motivation theories in literature but in fact theories that are thought to explain job satisfaction in research studies are classified

in two groups (Koch & Steers, 1978; cited by Özpehlivan, 2018 from Worrel, 2004). These are content theories and process theories. Individuals adjust their behavior according to the organization's routine and variable situations. For this reason, the reactions towards people and events lead the individual to form inner perspective. Yet, outside the work environment an individual's inner behavioral characteristics based on cause and effect relationships about his personal life are related to content theories. Content theories focus on these inner factors, and deal with the process of the individual's behavioral situation emerging within his personal life and conditions. (Koçel, 2015, p. 740)

Content theories intend to determine the factors that the person already has and urge him to behave in specific aspects. According to an assumption on this subject, if the manager can understand and absorb these factors which force the personnel to behave in specific aspects, he can better manage his staff (Koçel, 2015). Content theories refer to two subjects; firstly, which personal factors affect the formation of individual job satisfaction and secondly, what kind of personal factors affect job satisfaction. Content theories seek an answer to what an individual's basic necessities are in order to be satisfied as well as the kind of impulse that is the strongest at this point. Content theories are fundamentally connected to the individual himself and are related to formation processes of the personal factors that are considered to be effective on his job satisfaction. In other words, it can be said that content theories focus on the personal factors that affect personal job satisfaction. (Lloyd & Hamner, 1979; Locke, 1976)

Process theories explain the variables in activities that take place from the appearance of the behavior until it settles down. At the same time these theories analyzed the importance of personal differences on motivation. According to these theories, different people have varied opinions and standard of judgement, but the motivation process that activates the behavior is the same for them all. According to research studies focusing on the causes and effects of personal job satisfaction; process theories are relevant to providing an explanation for the process of actions that cannot be easily understood about being satisfied with the work employees (Egbule, 2003, p. 159). Motivation theories that are listed under the title of process theories seek an answer to how and for which purposes the individuals are motivated, in other words, how it can be possible to make an individual repeat or give up the particular behavior he exhibited. According to process theories, necessity is only one of the factors that pushes the individual to a behavior. Apart from the inner factors, several exterior factors are also effective in an individual's behavior and motivation. These exterior factors are expressed as behavior conditioning, expectancy, equality and purpose theory. (Koçel, 2015, p. 740)

Conditioning theory puts forward two types of conditioning which are classical and resultative. In classical conditioning, behavior is set into motion by stimuli and even if the stimulus is removed later on, the behavior can continue. Whereas in resultative conditioning, behavior is shaped by the results encountered. As a result of the behavior, if the individual encounters a pleasurable situation, he

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will continue this behavior, but if he encounters an unpleasant, agonizing situation, then he will give up the behavior. (Koçel, 2015, pp. 741–742)

According to Vroom who developed the expectations theory, an employee should firstly believe that when he makes a distinct effort, he will reach the performance level expected from him. For this reason, he should think that he will be able to meet the duties and responsibilities demanded in his job description. Secondly, the employee should know that once he does what is expected from him, he will be rewarded with a suitable prize. Hence, he should know that as his performance level increases, he will receive a higher prize. Thirdly, the prize (usually payment) to be given in return for his performance should be valuable. Expectation related to existence of relationship between effort and performance (1st Expectation), expectancy for receiving a reward in return for his performance (2nd Expectation) and this reward being meaningful and valuable for the individual forms the core of this theory. (Ergeneli et al., 2014, p. 348)

Equality theory is based on two assumptions related to human behavior; 1) while individuals analyze their social relations, they use the process effective in their economic shopping. 2) individuals compare their circumstances to others' in order to see the relative balance (Şimşek et al., 2019, p. 188). According to this theory of Adams', the important point is perception about how fair the salaries or the other material or moral rights are when compared to their personal effort. Equilibrium theory points out that there should be accord between what the employees give the establishment and what they get in return. Besides, employees not only observe equality within the organization, but also in the salaries and fringe benefits of employees who have the same or similar positions as them in other organizations (Ergeneli et al., 2014, p. 347).

In this theory developed by Edwin A. Locke and Gary P. Latham, the employee concentrates on a specific duty by specifying personal goals, he gets his efforts organized and therefore increased, his determination to perform his duty duly in a competitive environment increases and if organizational goals are accepted, employees will be more willing to reach that goal. For this reason, goals within the organization should define the personal goals clearly and not be designed in a contradictory way to the organizational goals (Şimşek et al., 2019, p. 189).

Liked work and the people with whom worked affects job satisfaction. (Robbins & Judge, 2013, p. 82). Interesting jobs that provide training, variety, independence, and control satisfy more employees (Barling et al., 2003; Bond & Bunce, 2003). Study indicated that job satisfaction is positively correlated with life satisfaction, attitudes, job approaches, experiences and life satisfaction (Aşan & Erenler, 2008; Bayarçelik & Hıdır, 2020; Şentürk & Bayraktar, 2018).

Personal, environmental, and organizational factors affect an individual's job satisfaction at an organization. Personal factors can be listed as age, gender, level of education, occupation, socio-cultural environment, and personality.

Environmental and organizational factors can be counted as salary, working conditions, promotion opportunities, the job itself, colleagues, and management.

Personal Factors that Affect Job Satisfaction

Age Factor: Özpehlivan (2018) stated that job satisfaction increases with age. The reasons he put forward for this are; firstly, when people are aged, their seniority and disappointments increase while their feeling of satisfaction decreases, but the satisfaction increase they experience in other areas of their lives balances this, secondly, because older individuals put themselves first in their career seeking, they choose the job they enjoy, and lastly, as people get older they leave the jobs that do not give them pleasure.

Gender Factor is one of the criteria that affect the level of job satisfaction according to research studies. According to this research, a woman with motherhood and household chores as well as responsibilities at home will probably keep her job satisfaction at a lower level compared to men (Karaca, 2008; Küçük, 2014).

It was observed that individuals with a higher **level of education** have less satisfaction in their jobs compared to ones with a lower level of education. In research conducted about job satisfaction, some meaningful connections were found among factors like socioeconomic status, age, gender, level of education, salary, working hours, being a union member and size of the enterprise (Theodossiou & Vasileiou, 2007, p. 72). If the level of education is higher than the job satisfaction job discontentment arises, if the difference between job satisfaction and level of education is at a medium level, the negative connection is at a lighter level (Burris, 1983). According to research, it is observed that individuals with a higher level of education have a higher scale of sense of satisfaction compared to ones with a lower level of education. When employees do not work at jobs suited to their level of education, they feel unhappy and their job contentment decreases (Akşit Aşık, 2010).

Another factor that is thought to affect an individual's job satisfaction is **hierarchical degree and title**. In research related to this factor, level of job satisfaction increases as the hierarchical degree rises (Özpehlivan, 2018, p. 51).

It is believed that the cultural environment the individual was born in and grew up and continues living in affects his job satisfaction. Employees would love to proudly mention their jobs to their friends as well as salaries and rewards they get in return for what they do at work. Work-life is not a situation that results from personal effort, but it mostly arises from social relations (Özpehlivan, 2018). There is an inverse relationship between the poor conditions the society has and job satisfaction. Employees have positive or negative tendency in their job satisfaction level by comparing their own work conditions to the situation the society is in (Küçük, 2014, p. 14). If their working conditions are at a medium level and yet their

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environmental conditions are bad, there will be a positive increase in their job satisfaction.

Environmental and Organizational Factors that Affect Job Satisfaction

Salary is the financial income an employee receives in return for the service he provides for his employer. Salary does not only meet financial needs, but it also provides social status, prestige and job satisfaction. It was observed through research that salary increases as job satisfaction increases. Salary is a factor that affects the employee's motivation, job loyalty, continuity, satisfaction and his perception on his job in a positive way (Özpehlivan, 2018).

When **the workplace is developed technically, physically and mechanically,** employees at the organization have a higher will to work. Generally when employees have heating, lighting and ventilation systems at work they have a tendency to work at organizations with comfortable working conditions away from noise (İşcan & Sayın, 2011, p. 200).

In their research where they handled job satisfaction, **promotion possibilities and job rotation**, Pergamit and Veum (1999) detected a positive relationship between the employee's job satisfaction level and the promotion policy they implemented at the organization. Francesconi, (2001) confirmed a positive relationship between job satisfaction and promotion possibilities by having one-to-one interviews with the household members. The important thing with promotion possibilities is that the promotion should be concluded in a fair process (İşcan & Sayın, 2011).

The more **the job's properties require** talent and responsibility and the higher they appeal to the employee, the higher the job satisfaction will be. As employees keep doing jobs that give them the opportunity to use their talent which also require versatile and special qualities and as they receive feedback about being successful, they will have a higher job satisfaction (Özpehlivan, 2018, p. 54).

Colleagues and management are another job satisfaction factor. Employees spend most of their time at their workplace. Positive communication, cooperation, solidarity and friendship they get from their colleagues will have a positive effect on their satisfaction. Whenever an individual is made feel special by taking place in the management mechanism and has some knowledge even if it is at a minimum about his future at the organization, he will have a higher level of satisfaction. An employee who joins the decisions will develop positive feelings towards his job, colleagues and management units and so their job satisfaction levels will increase (Özpehlivan, 2018). If there is unconformity among colleagues, besides work stress, a negative effect will arise on their job satisfaction level. Accordingly, close relations among colleagues at the workplace will affect job satisfaction positively (Derin, 2007, p. 26).

When all these factors are taken into account, job satisfaction should be considered as a process of all factors interacting with each other rather than originating from the effect of only one or a few factors. Among job satisfaction dimensions, the most important ones are appraisal, communication, colleagues, fringe rights and benefits, working conditions, nature of work, organization, policy and procedures, salaries, personal development, promotion opportunities, recognition and appreciation, security, management and supervision. (Özpehlivan, 2018, pp. 52–57; Şimşek et al., 2019, p. 192)

Generations and Generations X and Y

Turkish Language Association (TDK, 2019) defines the word "generation" as "heap of individuals forming age sets of approximately twenty five to thirty years, belly, lineage, abdomen, generation" or "a group of people who were born more or less the same years, who share conditions of the same era and therefore share similar distress and fate and were responsible for similar duties". With the book published by Strauss and Howe (1991) the concept of generation gained popularity and therefore was denominated as "Strauss-Howe Generation Theory" as an attribution to these authors. According to this theory, individuals from the age groups that were born or raised around the same years perform similar attitudes and behavior, but the features of this behavior might change with the effect of the new generation to come. Besides, events such as war, social or economic crises, or redistribution of sources that may affect this change could also lead to dissociation of generations. This is why people forming the same age group whose birth and growth coincide around the same dates show similar behavior and trend. As time goes by, this trend and behavior acquires continuity.

Biologically, generation is defined as the average time gap between the birth of parents and their children. For this reason, in the previous periods a generation used to be fitted in for every 20-25 years (Costanza et al., 2012). However, nowadays considering later marriages compared to the past, technological developments transforming social events and habits faster, this definition seems like it needs revising. In age or year-based classifications, since not all societies experience the same economic, social, cultural and prosperity processes, it could cause incorrect results to template this classification in the same way with all societies (Deal et al., 2010). Consequently, Karl Manheim, a German sociologist, stated in his studies about generations that while defining the concept of generation, social factors as well as biological factors should be taken into consideration (Daloğlu, 2013, p. 13).

Generation X

People born between the years 1965 and 1980 are called Generation X (Strauss & Howe, 1991). Because they lived in the shade of their predecessors, Baby Boomers, they carry some specific characteristics of this generation too. On the contrary to the population explosion during the Baby Boomers period, there was

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a decrease in the population growth for some reason in this period, so this generation was called generation X which also had the meaning of "lost generation" or "becoming Ex" (Strauss & Howe, 1991; Zengin, 2017, p. 271).

Generation X think that senior status is not very important for them in their working life and that there is no need for seniority in order to be promoted or rewarded (Twenge et al., 2010). On the other hand, if there is success at the end of the work, they aim to be rewarded each time and be recognized as soon as possible (Twenge et al., 2010). Therefore, they have an expectancy of getting a decent pay to provide a financial gain (Polat, 2018, p. 50). This generation is loyal to their jobs, contented and do not mind working at the same job for many years (Polat, 2018). They chase career opportunities in order to enhance their current position (Mitchell, 2005). Since technology entered work-life they had to use it in order not to lose their jobs (Gursoy et al., 2013). They cannot remain unresponsive towards social events and they try to reflect the skills and talents they gained in their work-life onto both their personal and working life (Deal et al., 2010). They respect authority (Mitchell, 2005). Women being in working life does not disturb them so far as circumstances permit (Polat, 2018). Different from their fathers who form the previous generation, they like solving problems on their own and therefore have a high self-confidence (Keleş, 2011, p. 131).

Generally the characteristics of this generation are as follows (Mitchell, 2005):
- They prefer high quality final outcome to quantity
- They set a target and reach it and they are very effective
- They can multitask
- Their private and working lives are balanced thanks to flexible working hours and work sharing
- They see themselves as free agencies and tradeable meta
- They are at peace with authority, but seniority does not affect them
- They are technically competent
- They value ethnic diversity
- They are in love with freedom

Generation X forms 22% of the Turkish population and is known as Generation '68. Because this generation does not like taking risks, they would rather work in the public sector than private sector (Zengin, 2017).

Generation Y

Generation Y is the common name given to those born between the years 1980 – 2000 (Strauss & Howe, 1991; Zemke et al., 2000). This Generation is also referred to as the internet Generation, boomer echo, millennials or future Generation. The concept associated with this Generation is that it differs from all Generations it precedes. This Generation which was named after the letter Y in WHY in the English language, also emphasizes the questioning characteristics of the individuals attributed to this Generation (Yüksekbilgili, 2013, p. 343).

Members of this Generation view education as a key to success, so they choose to receive education far from their families at an early age for the sake of receiving better education. Accordingly, their independent decision making skills through taking initiatives have developed at an early age (Zengin, 2017, p. 275). They generally plan their career based on the education they received at university (Polat, 2018; Taşlıyan et al., 2014). One thing that greatly differentiates them from other Generations is that they focus on making more money (Costanza et al., 2012). They prefer to work as a team but act as an individual despite having a competitive character (Aygenoğlu, 2015, p. 13). Members of Generation Y are dynamic individuals who love their freedom and who are highly self-confident, questioning, sociable, frugal, and creative with an entrepreneurial spirit (Seymen, 2017, p. 471). Fundamental characteristics of Generation Y can be listed as shown below (Taşlıyan et al., 2014, p. 21):

- They easily adapted to the internet as they grew up with multi-channel TV
- Their loyalty is short-term and weak. They are not easily satisfied.
- They have high expectations from themselves and their employers
- They ask for regular trainings in the company with the purpose of learning
- They aspire to prove themselves by taking responsibility
- They can comfortably express themselves and their preferences due to their outgoing nature
- They do not enjoy taking orders and reporting. They are not comfortable with authority and wish to work with managers who are more flexible and understanding.
- They like being asked for their opinions.
- They are more ambitious and pursue faster promotion compared to other Generations.
- Despite wanting status, they reject hierarchy and constantly working at a desk.
- They dislike concepts of satisfaction, waiting, patience and gratification.
- They want to be motivated and have fun while working and participate in decisions instead of taking orders.

3. Methodology

Purpose and Scope

The aim of the study is to research whether or not the level of the work stress and job satisfaction of Generation X and Y (briefly given above) can accurately classify these two Generations. Both Generation X and Y currently work at organizations and companies together. Responding to expectations of both these Generations with the same tools may satisfy one group but upset the other. Thus, if factors related to work stress and the job satisfaction are different for Generation X and Y as suggested by the claims, these differences will have to define being Generation X or Y.

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For this purpose, the population of the research was selected as banks as they utilize traditional operational transactions besides using technology. As it is not financially and timely feasible to contact all banks in Turkey, participation banks operating in Turkey were chosen as the principal population in order to represent all banks. Sampling of the original population includes Head Office employees of Participation Banks and Istanbul branch employees of these banks. Surveys conducted according to convenience sampling were utilized while collecting data.

It is assumed that answers of the participants are genuine, accurate and relevant. The issue that posed the most difficulty while conducting the surveys was receiving permission from the authorized departments of banks.

Method

The study is a quantitative research. A total of 392 survey data were analyzed to reach the findings. The analyses were done through SPSS software. 3 scales were used in the collection of data, namely being Generation X or Y, work stress and job satisfaction. The scale that defines characteristics of being Generation X or Y is comprised of 21 expressions. These expressions are "yes – no" questions that were prepared based on information found in literature related to Generation X and Y along with studies of Kayacan (2016), Toruntay (2011) and Aygenoğlu (2015). Ratio showing how many of the participants were Generation X and Y could only be segregated through age data; however, a classification solely based on years would not be healthy due to societal and intercultural differences (Deal et al., 2010; Zemke et al., 2000). Therefore, characteristics linked to age were not taken into account as a variable in this study. Of the average responses given by participants to questions that measure being Generation X and Y; those of 0.5 and above were rounded up to 1 and those below 0.5 were rounded down to 0. Those coded with 0 refer to Generation X and those coded with 1 refer to Generation Y.

Since it is more suitable for the research model the job satisfaction scale was the Minnesota Satisfaction Questionnaire created by Weiss et al., (1967). 20 expressions were placed under a 5-Point Likert Scale. Although the perceived stress scale developed by Cohen et al. (1983) is frequently used in researches, it was not used because it could not include item of organizational stress sources. The work stress scale was created by benefiting from the scale prepared by Küçük (2014), Soysal (2009) and Yücel (2010). Pilot studies were made to make the necessary adjustments and revisions before applying the scale on the actual sampling. Following the completion of necessary corrections, the surveys were conducted both electronically and on paper and data was collected.

Following the approval of the Social Sciences and Humanities Ethics Committee of Karabük University, the scales were sent to employees of Head Office and branches of participation banks in Istanbul and data was collected through the internet and via face-to-face meetings.

Logistic Regression method was used in the analysis of the data. The main purpose of the logistic regression analysis is to create a regression equation to be used in estimating which group the individuals are a member of (Pallant, 2015, p. 190). The purpose here is to estimate the value of the categorically dependent variable and estimate memberships to two or more groups based on this information (Altunişik et al., 2012, p. 249). Therefore, one of the purposes of this analysis is to classify and the other is to research the relations between the dependent and independent variables (Çokluk et al., 2016, p. 50).

The Model and Hypothesis of the Research

Figure 1. Model of The Research
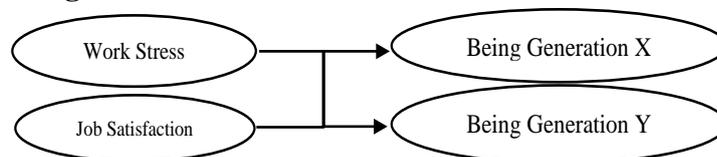
As shown in Table 1, work stress and job satisfaction perceptions that arise due to characteristics of Generations X and Y will define and classify whichever the Generation it is that shows this characteristic. While Generation X that accepts the power of authority may show no change in levels of stress when working under an authoritarian management style, stress levels would be high for Generation Y. Thus, if the participant perceives itself to be a member of Generation Y, stress levels would need to be high and job satisfaction will decrease accordingly (Chaplain, 1995; Cummins, 1989; Ismail et al., 2009; Omar et al., 2011). Otherwise, there would be a conflict between the behavior and the personal characteristics of Generation X and Y. Accordingly, the fundamental hypothesis of the study is

H1: Perceived job satisfaction has a significant impact on the prediction of being designated as Generation X or Y

H2: Perceived job stress has a significant impact on the prediction of being designated as Generation X or Y

Demographics

Table 2. Age Distribution of the Participants

Age	n	%
20-29	124	31,6
30-39	167	42,6
40 and over	101	25,8
Total		**100**

Source: Authors' calculations

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42.6% out of 392 participants are aged between 30-39, 31.6% are between 20-29, and 25.8% are above 40.

Table 3. Level of Education of Participants

Education Level	n	%
Primary School	8	2
High School	57	14,5
Bachelor	274	69,9
Master and Doctorate	53	13,5
Total	**392**	**100**

Source: Authors' calculations

69.9% of participants are university graduates, 14.5% are high school graduates, 13.5% have a master's degree and 2.0% are primary school graduates.

Table4. Gender of Participations

Gender	n	%
Male	230	58,7
Female	162	41,3
Total	392	100

Source: Authors' calculations

58.7% of participants are male and 41.3% are female.

Table 5. Administrative Status of Participants

Administrative Status	n	%
Administrative Task	87	22,2
No Administrative Task	305	77,8
Total	**392**	**100**

Source: Authors' calculations

22.2% of participants have managerial duties and 77.8% do not.

Reliability Analysis

Scale of Classifying Generations X and Y

Whether participants were members of Generation X or Y were determined by rounding answers up and down to 0 and 1 with the help of scales determinant of Generations X and Y. From the responses, those of 0.5 and above were rounded up to 1 and those below 0.5 were rounded down to 0. Accordingly, those with a result of 0 were classified as Generation X and those with a result of 1 were classified as Generation Y. Out of 21 expressions given in the scale, expressions 1, 2, 5, 6, 7, 8, 9, 10, 14, 15 and 19 (respectively) were removed from the analysis as they lowered

the Cronbach Alfa internal coherence coefficient and averages were calculated based on expressions that remained.

Table 6. Scale Reliability of Generations X and Y

Type of Scale	Cronbach's Alfa	KR21	N of Items
Scale for Generations X and Y	0,690	0,65	10

As answers given in this scale are "yes- no" and there is no significant discrepancy in the level of difficulty among questions; questions 3, 4, 11, 12, 13, 16, 17, 18, 20 and 21 were subjected to a KR21 reliability test. The value obtained from the KR21 test gives the lowest value that the reliability coefficient can take (Büyüköztürk, 2017, p. 183). Accordingly, information related to Generations X and Y and results of the reliability analysis are given under Table 6. Considering the reliability coefficients, coefficients between 0.69 and 0.65 are at "acceptable" and "moderately reliable" levels (Kilic, 2016, s. 48).

The classification obtained through this scale is given in Table 7.

Table 7. Distribution of Generations X and Y

Distribution of Generations	n	%
Gen. X	40	10,2
Gen. Y	352	89,8
Total	392	100

Source: Authors' calculations

10.2% of participants are comprised of Generation X and 89.8% are comprised of Generation Y. Comparing the age distribution of participants under demographics given in Table 2, the ratio of participants born in 1980 and before is 25.8% (age 40 and above). This shows that the age factor classification and characteristics factor do not fully overlap.

Scale of Job Satisfaction

The Minnesota Satisfaction Questionnaire developed by Weiss et al. (1967) is widely used to measure internal and external job satisfaction. Along with internal factors such as recognition, responsibility, achievement, advancement which are among phycological needs, external factors such as compensation, supervision, promotion, working conditions and company policies can also be measured through this scale (Kaya, 2007, p. 358). This scale includes three dimensions (variables): internal, external and general satisfaction. Expressions numbered 1, 2, 3, 4, 7, 8, 9, 10, 11, 15, 16, 20 in the scale measure internal satisfaction; 5, 6, 12, 13, 14, 19 measure external satisfaction and the remaining 17 and 18 along with all other expressions measure general satisfaction (Weiss et al., 1967, p. 4). Accordingly,

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reliability values related to the scale data are given in Table 8. Hereunder, the reliability of all dimensions is high (Çokluk et al., 2016).

Table 8. Minnesota Job Satisfaction Questionnaire Cronbach's Alfa Values

Scale dimensions	Cronbach's Alfa	N of Items
General satisfaction	0,937	20
Internal satisfaction	0,970	12
External satisfaction	0,815	6

Source: Authors' calculations

Scale of Work Stress

As new expressions were added to the studies (Küçük, 2014; Soysal, 2009; Yücel, 2010) that helped develop the work stress scale besides the ones specifically added to this study, the Cronbach's Alpha coefficients were determined after conducting an Exploratory Factor Analysis (EFA). Whether the data match normal distribution was checked before conducting the Exploratory Factor Analysis. There was no observation of a distribution that violated the thresholds defined in social sciences (the fact that the values of sphericity and kurtosis being larger than +- 1,96) (Şencan & Fidan, 2020, p. 646). So, 24 expressions that measure stress levels were subjected to an Exploratory Factor Analysis.

Expressions 6, 16 and 17 in the scale were removed from the analysis as they did not ensure the necessary factor. The newly obtained Kaiser-Meyer-Olkin (KMO) values and factor table are given hereunder.

Table 9. Work Stress Scale KMO Sampling Adequacy

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0,801
Bartlett's Test of Sphericity	Approx. Chi-Square	3530,425
	df	210
	Sig.	0,000

Source: Authors' calculations

In the measurement of the Bartlett test and Kaiser-Meyer-Olgin (KMO) sampling adequacy; in order for a factor analysis to be found acceptable, the value of the Bartlett test must be significant (p<0,05) and the KMO value must be minimum 0.60 (Pallant, 2015, p. 201). So, the KMO value of 0.801 in the scale is a good value for sampling adequacy. Exploratory (variance) of all factors is 61.934%.

Table 10. Work Stress Scale Dimensions and Factor Loads

Expressions	Factor Load	% of Variance
Factor 1: Stress resulting from the work itself		**16,238**
Do you think your workload is too heavy to complete in a normal workday?	0,786	

Expressions	Factor Load	% of Variance
Do you have any doubts on the opportunities provided for you in terms of work development and progress?	0,739	
Do you think the amount of work you need to do has an adverse effect on the quality of your work?	0,723	
Do you have doubts on the purpose of your work and the responsibilities you carry?	0,699	
Due to company rules, do you have to act otherwise despite knowing a better way to do your work?	0,633	
Do you think you do not have the adequate authority to fulfill your responsibilities?	0,528	
Factor 2: Organizational Fairness		
Do you think your work is not suitable with your education?	0,693	
Do you think your salary is inadequate compared to your work?	0,682	
Do you think your work is not suitable with your talents?	0,675	**14,941**
Do you think your job description is deficient at your workplace?	0,653	
Do you think the support provided by your company for self-development is deficient?	0,607	
Do you think you are not in the position you deserve in your workplace?	0,600	
Factor 3: Physical Work Environment		
Do you think the lighting at your workplace is inadequate?	0,853	
Do you think the air ventilation at your workplace is inadequate?	0,822	**11,941**
Do you think your workplace is noisy while you work?	0,708	
Factor 4: Organizational Acceptance		
Do you ever have doubts on what your colleagues exactly expect from you?	0,705	
Do you feel that you are not able to guide the decisions and actions taken by your superior which affect you?	0,701	
Do you feel people at work do not like you or accept you?	0,686	
Factor 5: Feedback, Access to Information and Transport to the Organization		
Do you think your superiors do not give you feedback on your success at work?	0,698	
Do you think your commute to work is difficult?	0,644	**8,905**
Do you think you are not able to immediately access information related to your work at your workplace?	0,635	

Source: Authors' calculations

The Cronbach's Alpha values of the five dimensions founds as a result of the factor analysis are given in Table 11.

Table 11. Work Stress Dimensions and Cronbach's Alpha Values

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Work Stress Dimensions	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Stress resulting from the work itself	0,838	0,839	6
Organizational Fairness	0,804	0,805	6
Physical Work Environment	0,766	0,767	3
Organizational Acceptance	0,689	0,690	3
Feedback, Access to Information and Transport to the Organization	0,565	0,578	3

Source: Authors' calculations

As Table 11 shows, the internal coherence reliability of the stress resulting from the work itself, organization fairness and physical work environment have a good level; organizational fairness has a medium level; and access to information and transport to the organization have a low level (Pallant, 2015, p. 116). On the other hand, as the low α level may have resulted from the expressions in the scale being a low number (Kılıç, 2016, p. 48; Tavakol and Dennick, 2011), the dimension with the low level of reliability was included in the analysis nevertheless.

4. Findings

Initial Model Fit and Classification

The relation between Generation X and Y was determined through a logistic regression analysis, by the use of the Minnesota Job Satisfaction scale dimensions and Work Stress scale dimensions developed by Weiss et al. (1967). The outcome of the logistic regression analysis is shown below;

Table 12. Dependent Variable Coding

Name of Variable	Code of Variable
Generation X	0
Generation Y	1

Source: Authors' calculations

Table 13. Initial Model Repeat (Iterative) Round a, b, c

Iteration		-2 Log likelihood	Coefficients
			Constant
Step 0	1	272,604	1,592
	2	258,774	2,069
	3	258,363	2,171
	4	258,363	2,175
	5	258,363	2,175

a. Constant is included in the model.
b. Initial -2 Log Likelihood: 258,363
c. Initial -2 Log Likelihood: 258,363

Source: Authors' calculations

Observing Table 13, the -2LL value starts with 272,604. Considering that the -2LL value corresponding to perfect goodness of fit/consistency must be zero (0), this value is quite high (Pallant, 2015, p. 194).

Table 14: Initial Classification Table [a]

			Predicted		
			Generation		Percentage Correct
	Observed		Gen X	Gen. Y	
Step 0	Generation	Gen. X	0	40	0,0
		Gen. Y	0	352	100,0
	Overall Percentage				89,8

a. Constant is included in the model.

Source: Authors' calculations

As Table 14 shows, the general percentage of participants accurately classified as a result of the analysis is 89.8%. Accordingly, it is seen that participants cannot be fully X or Y, and there is a discrepancy (Pallant, 2015, p. 194). It is seen that all participants in the study group were classified as Generation Y and the percentage of accurate classification is 89.8%.

Table 15. Variables included in the Initial Model

		B	S.E.	Wald	df.	Sig.	Exp(B)
Step 0	Constant	2,175	0,167	169,878	1	0,000	8,800

Source: Authors' calculations

Table 16. Variables not included in the Initial Model

			Score	df.	Sig.
Step 0	Variables	Internal satisfaction	25,396	1	0,000
		External satisfaction	7,735	1	0,005
		General satisfaction	15,763	1	0,000
		Stress resulting from the work itself	3,958	1	0,047
		Organizational Fairness	19,394	1	0,000
		Physical work environment	5,065	1	0,024
		Organizational Acceptance	22,150	1	0,000
		Feedback, access to information and transport to the organization	13,367	1	0,000
	Overall Statistics		82,815	8	0,000

Source: Authors' calculations

Table 15 shows the invariables that constitute the initial model, the standard error related to this invariable, the Wald Statistics that test the significance of the invariable, the degree of freedom and significance level of the Wald Statistic and

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the Exp (β), meaning the exponential logistic regression coefficient. Our model given in this table equals to p=0,00<0,05 so it is significant; thus, there is a constant significant relation even without including predictors in the model (Pallant, 2015, p. 194).

We must carefully observe the value of the general statistics named as the initial chi-square provided in the last row of Table 16 This value must be significant (Pallant, 2015, p. 194); otherwise the model must be stopped at this stage. The fact that this value is significant shows that the coefficients related to the predictor variables which are not included in the model are significantly different from zero. Inexistence of a significant result points out that none of the predictor variables have a significant impact on the prediction power of the model (Çokluk et al., 2016, s. 81). Observing Table 16, our value here equals to 82,815 and the significance value corresponds to 0,000. This shows that the variable which were not included in the model will subsequently provide a significant contribution to the model (Pallant, 2015, p. 194).

Becoming Generation X or Y When Variables are Included

Table 17. Iteration of the Case When Predictor Variables Enter the Model [a, b, c, d]

Iteration	-2 Log likelihood	Coefficients								
		Constant	Internal satisfaction	External satisfaction	General satisfaction	Stress resulting from the work itself	Organizational Fairness	Physical work environment	Organizational Acceptance	Feedback, access to information and transport to the organization
1	229,393	1,752	4,440	1,435	-5,698	0,191	-0,111	0,013	-0,271	-0,148
2	180,183	2,726	10,117	3,258	-13,057	0,465	-0,258	0,029	-0,557	-0,279
3	164,186	3,607	15,885	5,078	-20,569	0,785	-0,407	0,045	-0,807	-0,375
4	160,944	4,267	19,657	6,250	-25,496	1,038	-0,520	0,037	-0,958	-0,432
5	160,717	4,520	20,936	6,647	-27,175	1,136	-0,562	0,027	-1,005	-0,452
6	160,175	4,544	21,054	6,684	-27,331	1,145	-0,566	0,026	-1,009	-0,454
7	160,715	4,544	21,055	6,684	-27,332	1,145	-0,566	0,026	-1,009	-0,454
8	160,715	4,544	21,055	6,684	-27,332	1,145	-0,566	0,026	-1,009	-0,454

a. Method: Enter
b. Constant is included in the model.
c. Initial -2 Log Likelihood: 258,363
d. Estimation terminated at iteration number 8 because parameter estimates changed by less than 0,001.
Source: Authors' calculations

Observing Table 17, the 258,363 (Table 13) -2LL value provided in the beginning has gone down to 160,715. When predictor variables enter the fundamental model, which include only the invariables, the -2LL difference is 97,648 (258,363-160,715). In such case, the change that occurs in the model is significant (Pallant, 2015, p. 194).

Table 18. Omnibus Tests of the Model Variables

		Chi-square	df.	Sig.
Step 1	Step	97,648	8	0,000
	Block	97,648	8	0,000
	Model	97,648	8	0,000

Source: Authors' calculations

Table 18 informs us on how well the model has performed, beyond the results obtained when none of the predictors were included in the model. A relatively high significance value is expected from these results (Pallant, 2015, p. 194). The value obtained as a result of the research is 0,000. Therefore, according to Table 15 which shows that not all participants in the study belong to a certain Generation; the model which includes the predictors performs better than the estimation where the predictive variables were not included in the model. The chi-square value is 97,648 with an 8 degree of freedom.

Table 19. Recap of the Targeted Model

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	160,715 [a]	0,220	0,457

a. Estimation terminated at iteration number 8 because
parameter estimates changed by less than ,001.
Source: Authors' calculations

Observing the Cox & Snell R2 value in Table 19, when predictive variables enter the analysis, Generations explain 22% of the variance in the predictive variable. The Nagelkerke R2 value is 45.7%. This means that the variables included in the model are able to explain being a member of Generation X or Y by between 22% to 45.7% (Çokluk et al., 2016, p. 93; Pallant, 2015, pp. 194–195).

Table 20. Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	57,786	8	0,000

Source: Authors' calculations

Table 20 provides values of the Hosmer and Lemeshow test. In this test, weak goodness of fit is determined with a significance value below 0.05 and high goodness of fit is determined with a significance value above 0.05 (Pallant, 2015, p. 194). As shown in Table 19, the model goodness of fit is low as the significance value of this test is 0,000≤0,05. This means it shows us the model-data goodness of fit is not at an adequate level.

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Table 21. The Classification Table Obtained as a Result of the Logistic Regression Model

			Predicted		
	Observed		Generations		Percentage Correct
			Gen. X	Gen. Y	
Step1	Generations	Gen. X	15	25	37,5
		Gen. Y	15	337	95,7
	Overall Percentage				89,8

Source: Authors' calculations

When the goodness of fit of the model and data are carried forward with the presupposition of low levels; as the interpretation of Table 21 shall depend on Table 14 (Pallant, 2015, p. 194), the classification ratio is 89.8% with 40 people classified as Generation X and 352 people classified as Generation Y. Observing the values obtained as a result of the logistic regression model, 15 out of 40 participants classified as Generation X were correctly classified, 25 were incorrectly classified and the rate of classification is 37.5%. 337 out of 352 people classified as Generation Y were correctly classified, 15 were incorrectly classified and the rate of classification is 95.7%. The total accurate classification rate in the target model is 89.8%.

Table 22. Coefficient Estimations of the Target Model Variables

		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1	Internal satisfaction	21,055	3,658	33,130	1	0,000	1,39E+9	1072471	1,8E+12
	External satisfaction	6,684	1,410	22,485	1	0,000	799,692	50470	12671,00
	General satisfaction	-27,332	5,022	29,615	1	0,000	0,000	0,000	0,000
	Stress resulting from the work itself	1,145	0,413	7,767	1	0,006	3,143	1,398	7,067
	Organizational fairness	-0,566	0,275	4,422	1	0,039	0,568	0,332	0,973
	Physical work environment	0,0,26	0,260	0,010	1	0,922	1,026	0,617	1,706
	Organizational Acceptance	1,009	0,420	5,777	1	0,016	0,365	0,160	0,830
	Feedback, Access to Information and Transport to the Organization	-0,454	0,254	3,188	1	0,074	0,635	0,386	1,045
	Constant	4,544	2,318	3,844	1	0,050	94,101		

Source: Authors' calculations

Table 22 provides the coefficient estimations of the target model variables. Observing the statistically significant results of the Wald Statistics test, all variables other than the "physical work environment stress" and "Feedback, Access to Information and Transport to the Organization" variables have a significant impact on the model. Observing the markers of the B (Beta) values, as the variables of "General Satisfaction", "Organizational Fairness Stress" and "Organizational Acceptance Stress" have a negative marker and as they are coded X=0, Y=1 in Generation coding, one unit increase in any of these variables shall increase the probability of being a member of Generation X (Pallant, 2015, p. 195). One unit increase in variables of "Internal Satisfaction", "External Satisfaction" and "The

stress resulting from the work itself" which have positive markers shall increase the probability of being a member of Generation Y (Pallant, 2015, p. 195).

5. Conclusions

Logistic regression was carried out in order to assess the impact of certain markers on the job satisfaction and work stress perception of participants on the probability of designating whether they are a member of Generation X or Y (Pallant, 2015, p. 194). The model includes eight independent variables; "internal job satisfaction", "external job satisfaction", "general job satisfaction", "stress resulting from the work itself", "organizational fairness stress", "physical work environment stress", "organizational acceptance stress" and "Feedback, Access to Information and Transport to the Organization". The full model including all the predictors was found statistically significant X2(8, N=392) = 97,648, p<0,01). These values show that the model can segregate those who are Generation X from those who are Generation Y (Pallant, 2015, p. 194).

As a whole, the model is able to explain the part of the related variance between 22% (Cox and Snell R square) and 45.7% in relation to the Generations and 89.8% of participants can be accurately classified. However, as the significance value of the Hosmer and Lemeshow test provided in Table 20 and Table 20 is not larger than 0.05 (p=0,000), the goodness of fit between the model and data are not at adequate levels (Pallant, 2015, p. 194). Finally:

H1 Hypothesis "Perceived job satisfaction has a significant impact on the prediction of being designated as Generation X or Y" was rejected.

H2 Hypothesis "Perceived job stress has a significant impact on the prediction of being designated as Generation X or Y" was rejected.

There is no relationship between job satisfaction and work stress factors with being Generation X and Y. These factors affect the X and Y generations similarly.

Discussion

When the model is progressed under the conditions that the goodness of fit between model and data is not adequate, six variables (internal satisfaction, external satisfaction, general satisfaction, stress from the work itself, organizational fairness stress and organizational acceptance stress) out of eight variables shown in Table 22 have provided statistically significant contribution to the model. The strongest predictor for designating Generation X and Y is the General Satisfaction variable with a negative marker and the probability rate of this variable is 27.33%. This value shows that; when all aspects of the model are kept under control, the probability of participants who had problems in general satisfaction are 27 times more likely to be Generation X compared to participants who do not have a problem with this issue (Pallant, 2015, p. 198). Similarly, as the variables of organizational

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fairness stress and organization acceptance stress have negative markers, stress resulting from these types of organizational stress sources increase the probability of the participants of being Generation X. The second strongest predictor is the internal satisfaction variable with a positive marker and the probability rate of this variable is 21.055. The meaning of this value is that when all aspects of the model are kept under control, the probability of participants who had problems with internal satisfaction are 21 times more likely to be Generation Y compared to participants who do not have a problem with this issue. This is followed by external satisfaction (6 fold) and stress related from the work itself (1fold).

Observing the internal satisfaction dimension expressions of the scale that predicts being Generation X and Y for job satisfaction; it includes busyness of the work, opportunity to work alone, opportunity to do something different from time to time, perception of social dignity, having a clean conscience, providing a secure future, opportunity of selfless action, opportunity to tell others what to do, chance to use personal skills, freedom of exercising personal decisions, chance to apply personal methods to work and the feeling of success from the work done. The increase in internal satisfaction dimension of the model has a characteristic of increasing the probability of being Generation Y. Literate mentions members of Generation Y as being individuals who are inquisitive, competent in taking initiative and independent decisions, who like money, have high self-confidence, sociable, creative, uncomfortable with authority, dislike taking orders, pursue fast promotion, participative (Aygenoğlu, 2015; Costanza et al., 2012; Mitchell, 2005; Polat, 2018; Seymen, 2017; Taşlıyan et al., 2014; Yüksekbilgili, 2013; Zengin, 2017). Therefore, as the majority of the characteristics of internal satisfaction overlap with the majority of the characteristics of Generation Y, findings of the study support these claims. Although the increase in external satisfaction also increases the probability of being Generation Y, internal satisfaction is 21 times more determinant while external satisfaction is 6-fold.

Considering that the increase in the level of general satisfaction increases the probability of being Generation X, carrying out a program for increasing job satisfaction and motivation at companies where Generation X and Y work together by disregarding differences between the two Generations could have an adverse effect on the satisfaction of Generation Y.

Observing the level of determinacy between work stress and Generation, the increase of stress resulting from the work itself or from the nature of the work itself has a higher prediction of being Generation Y (see Table 22). Members of Generation X are loyal to their work and can continue to do the same work for a long duration; they can multi-task (Keleş, 2011). Thus, when they are exposed to stress resulting from the nature or the work itself, they are less affected compared to Generation Y who tend to attribute more to the freedom provided by the work. This is why the perception of stress resulting from the work itself is more prominent for Generation Y in this model. The stress resulting from work which is found to be non-existent by Generation X may be perceived as high by Generation Y. The

fact that the increase in stress resulting from the work itself also increases the probability of predicting Generation Y, also overlaps with literature.

Probability of participants being Generation X increases as the stress resulting from organization fairness and acceptance with negative markers increases. Loyalty of the members of Generation Y to their organization is short-term and weak but they are more willing to work in a group or organization, they wish to follow a hero, attach importance to others asking their opinions and like to participate in decisions (Kaynak, 2016; Taşlıyan et al., 2014). On the other hand, members of Generation X are more loyal to their organization. They are not affected by whether their leader is authoritarian or democratic. They wish to be rewarded and recognized as soon as possible if a task is successful (Polat, 2018) and they are reactive against social issues (Keleş, 2011). So, displays of dissatisfaction from stress factors resulting from organizational fairness and acceptance may be higher for Generation X compared to Generation Y. The contradiction between their loyalty towards the organization and the unfair practices and unacceptance of the organization shall subject them to more stress. However, as Generation Y has a weaker loyalty towards the organization and a higher tendency for individual freedom, they may prefer to work at another organization, and unfairness and unacceptance in an organization shall not leave a long-term impact on their stress levels.

Implications

Undoubtedly, the explanations provided above will be more significant in case the Hosmer and Lemeshov test of the model statistically supports our model ($p>0,05$). As the p value obtained as a result of the study is lower than 0.05, the goodness of fit between the model and research data are not at a significant level. The results provided above shall be more significant in other research where the model and research data have a goodness of fit. In light of the data provided in this research model, job satisfaction and work stress variables are not able to significantly classify or predict Generations X or Y statistically.

This result is also similar to the study conducted by Gürbüz (2015) including 731 participants employed in seven different lines of business. As the evidence on differences between Generations was weak in another study (Costanza et al., 2012), the widespread view assuming that values and attitudes of Generations differ was not supported. The claim that defends intergenerational differences classifies Generations X and Y through mostly social and economic situations in America. As situations experienced in America are either experienced later on or not at all in Turkey, Generation X or Y that fully fits these characteristics may not exist in Turkey. Industrialization and the industrial revolution were at its peak in America and European countries in the years when Generation X was born. However, although there was progress in Turkey in terms of industrialization in those years, we do not observe an explicit impact of industrialization on social changes. One may say that these impacts accelerated through the effects of the free market

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economy and globalization during the management of President Turgut Özal. The years between 1965 and 1980 when Generation X was born was when Turkey was in the midst of an economic transition period from an agricultural society to an industrial one. America has a baby boomer Generation post the 2nd World War whereas Turkey does not have such a case as it did not enter this war. Forefathers of Generation X who are baby boomers have witnessed political tension such as coups, political rivalry, pain of transitioning from a single party regime to a multiple party system, opposition to imperialism, right and left-wing disputes (Bulut, 2011). Therefore, the Generation identified as baby boomers in Turkey may carry the same characteristics of Generation X. It is also possible for the Generation identified as Y to carry the characteristics of Generation X. This may have caused the low goodness of fit between the research model and the data.

Another dimension of these differences is culture (Aydın, 2020; Deal et al., 2010; E. S. W. Ng et al., 2010). Although many cultures expect young people to show more respect towards the elderly, cultures have a differing approach to age related problems. This is why generations across the world are named different from those in North America as the meaning of the name of generations is context specific (Deal et al., 2010, p. 194). Therefore, a clear-cut differentiation in the differences of generations in Turkey requires more empirical study.

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